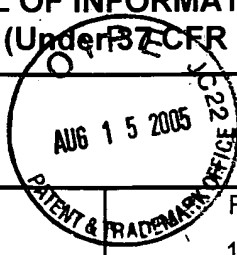


3628

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))			Docket No. 42666/28972	
In Re Application Of: Halper, et al.				
Serial No. 09/993,072	Filing Date 11/13/2001	Examiner Graham, Clement	Group Art Unit 3628	
Title: PREDATORY LENDING DETECTION SYSTEM AND METHOD THEREFOR				
<p style="text-align: center;">Address to: Commissioner for Patents P.O. Box 1450, Alexandria, VA 22313-1450</p> <p style="text-align: center;">37 CFR 1.97(b)</p> <p>1. <input checked="" type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed within three months of the filing of a national application other than a continued prosecution application under 37 CFR 1.53(d); within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 in an international application; before the mailing of a first Office Action on the merits, or before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.</p> <p style="text-align: center;">37 CFR 1.97(c)</p> <p>2. <input type="checkbox"/> The Information Disclosure Statement submitted herewith is being filed after the period specified in 37 CFR 1.97(b), provided that the Information Disclosure Statement is filed before the mailing date of a Final Action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an Action that otherwise closes prosecution in the application, and is accompanied by one of:</p> <p style="padding-left: 40px;"><input type="checkbox"/> the statement specified in 37 CFR 1.97(e);</p> <p style="text-align: center;">OR</p> <p style="padding-left: 40px;"><input type="checkbox"/> the fee set forth in 37 CFR 1.17(p).</p>				

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT (Under 37 CFR 1.97(b) or 1.97(c))			Docket No. 42666/28972	
In Re Application: Halper, et al.				
Serial No. 09/993,072	Filing Date 11/13/2001	Examiner Graham, Clement	Group Art Unit 3628	



Payment of Fee

(Only complete if Applicant elects to pay the fee set forth in 37 CFR 1.17(p))

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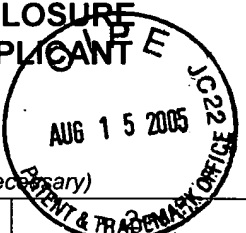
Caroline G. Chicoine, Reg. #38198
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Substitute for form 1449A/PTO			Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT  (use as many sheets as necessary)			Application Number	09/993,072
			Filing Date	11/13/2001
			First Named Inventor	Steven Halper
			Art Unit	3628
			Examiner Name	Graham, Clement
Sheet	1	of	Attorney Docket Number	42666/28972

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 2001/0047326	11-29-2001	Broadbent et al.	
		US-			
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FOREIGN PATENT DOCUMENTS						
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		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	09/993,072
				Filing Date	11/13/2001
				First Named Inventor	Steven Halper
				Art Unit	3628
				Examiner Name	Graham, Clement
				Attorney Docket Number	42666/28972
Sheet	2		2		

[illegible]

Examiner Signature		Date Considered	
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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